

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **13-50605**

UNITED STATES BANKRUPTCY COURT Western District of Virginia

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/10/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ryan Lee Triplett 89 Bowmans Run Drive Stuarts Draft, VA 24477	Kimberly Ann Triplett aka Kimberly Ann Jones 89 Bowmans Run Drive Stuarts Draft, VA 24477
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Case Number: 13-50605	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-8593 xxx-xx-8822
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Attorney for Debtor(s) (name and address): David Leslie Meeks Carlton Legal Service, PLC 118 Mactanly Place Staunton, VA 24401 Telephone number: 540-213-0547	Bankruptcy Trustee (name and address): George I Vogel(74) PO Box 18188 Roanoke, VA 24014 Telephone number: (540) 982-1220
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Meeting of Creditors

Date: **June 18, 2013**

Time: **01:00 PM**

Location: **cr mtg, STN, Gen. Dist. Courtroom, 1st Flr, 113 E. Beverley St., Staunton, VA 24401**

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/19/13

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

116 N Main St.
Room 223
Harrisonburg, VA 22802
(540) 434-8327

For the Court:

Clerk of the Bankruptcy Court:
John W. L. Craig

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: **5/10/13**

EXPLANATIONS**B9A (Official Form 9A) (12/11)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Western District of Virginia

In re:
Ryan Lee Triplett
Kimberly Ann Triplett
Debtors

Case No. 13-50605-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: admin
Form ID: b9a

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Total Noticed: 23

Date Rcvd: May 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2013.

db/jdb +Ryan Lee Triplett, Kimberly Ann Triplett, 89 Bowmans Run Drive,
Stuarts Draft, VA 24477-3065
tr +George I Vogel(74), PO Box 18188, Roanoke, VA 24014-0815
3775037 +AMERICAN HOME SHIELD, P.O. BOX 849, CARROLL, IA 51401-0849
3775039 +CAINE & WEINER, 9931 CORPORATE CAMPUS DRIVE #2200, LOUISVILLE, KY 40223-4043
3775043 +DEPARTMENT OF EDUCATION / GREAT LAKES, P.O. BOX 530229, ATLANTA, GA 30353-0229
3775045 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: DIRECT TV, P.O. BOX 6550, GREENWOOD VILLAGE, CO 80155)
3775047 +FIRST COMMAND BANK, P.O. BOX 901041, FORT WORTH, TX 76101-2041
3775046 +FIRST COMMAND BANK, HOME OFFICE, 1 FIRSTCOMM PLAZA, FORT WORTH, TX 76109-4978
3775048 +FIRST LIGHT FCU, P.O. BOX 24901, EL PASO, TX 79914-9001
3775051 +SAFEWAY, 20427 N.27TH AVENUE, MS#6017, PHOENIX, AZ 85027-3241
3775054 +TRANSWORLD SYSTEMS, INC., P.O. BOX 17221, WILMINGTON, DE 19850-7221
3775056 +WORLDMARK BY WYNDHAM, WYNDHAM CONSUMER FINANCE, 10750 WEST CHARLESTON BLVD.,
LAS VEGAS, NV 89135-1048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: candy@carltonlegalservices.com May 13 2013 19:22:00 David Leslie Meeks,
Carlton Legal Service, PLC, 118 Mactanly Place, Staunton, VA 24401
3775038 +E-mail/Text: bankruptcy@bbandt.com May 13 2013 19:23:59 BB&T MORTGAGE, P.O. BOX 2027,
GREENVILLE, SC 29602-2027
3775040 EDI: CAPITALONE.COM May 14 2013 09:08:00 CAPITAL ONE, BANKRUPTCY DEPARTMENT,
P. O. BOX 5155, NORCROSS, GA 30091
3775041 EDI: CHASE.COM May 14 2013 08:39:00 CHASE BANK USA, P. O. BOX 15298,
WILMINGTON, DE 19850-5298
3775042 +EDI: WFNNB.COM May 14 2013 09:08:00 COMENITY BANK, BANKRUPTCY DEPARTMENT, P.O. BOX 182125,
COLUMBUS, OH 43218-2125
3775044 +EDI: DFAS.COM May 14 2013 08:13:00 DFAS - IN / DEBT AND CLAIMS, 8899 EAST 56TH STREET,
INDIANAPOLIS, IN 46249-1001
3775049 +EDI: RMSC.COM May 14 2013 09:09:00 GE CAPITAL RETAIL BANK, ATTN: BANKRUPTCY DEPARTMENT,
P.O. BOX 103104, ROSWELL, GA 30076-9104
3775050 +EDI: HFC.COM May 14 2013 09:08:00 HSBC RETAIL SERVICES, P.O. BOX 5893,
CAROL STREAM, IL 60197-5893
3775052 +EDI: SALMAESERVICING.COM May 14 2013 09:13:00 SALLIE MAE, ATTN: CORRESPONDENCE,
P.O. BOX 9500, WILKES-BARRE, PA 18773-9500
3775053 EDI: NEXTEL.COM May 14 2013 08:38:00 SPRINT, 6391 SPRINT PARKWAY,
OVERLAND PARK, KS 66251
3775055 +EDI: USAA.COM May 14 2013 09:58:00 USAA, P.O. BOX 34894, SAN ANTONIO, TX 78265-4894
TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

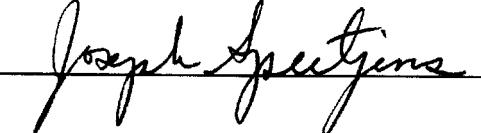
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2013

Signature:



District/off: 0423-5

User: admin
Form ID: b9a

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Total Noticed: 23

Date Rcvd: May 13, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2013 at the address(es) listed below:
NONE.

TOTAL: 0